

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

21-08321 BKMFR01
BROCK & SCOTT, PLLC
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Mount Laurel, NJ 08054
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Attorneys for Freedom Mortgage Corporation

In Re:

DOROTHY ROBERTS



Order Filed on April 4, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 20-17234-MBK

Hearing Date: March 23,
2022

Judge: MICHAEL B.
KAPLAN

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: April 4, 2022

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Applicant: Freedom Mortgage Corporation
Applicant's Counsel: Matthew Fissel, Esquire, Brock & Scott, PLLC
Debtor(s)' Counsel: J. Todd Murphy, Esquire
Property Involved ("Collateral"): 123 Grove Street, Somerville, NJ 08876

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 4 months, from December 1, 2021 to March 1, 2022.
☒ The Debtor is overdue for 4 payments at \$2,742.13 per month.
☐ The Debtor is assessed for _____ late charges at \$_____ per month.
☐ Applicant acknowledges receipt of funds in the amount of \$ _____ received after the motion was filed.
☒ There is currently \$1,436.49 being held in Debtor's suspense account

Total Arrearages Due: \$9,532.03

2. Debtor must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$_____. Payment shall be made no later than _____.
- ☒ Beginning on April 1, 2022, regular monthly mortgage payments in the amount of \$2,742.13 shall resume.
- ☒ Beginning on April 1, 2022, additional monthly cure payments shall be made in the amount of \$1,588.67 for 5 months and \$1,588.68 for 1 month.
- ☐ The amount of \$_____ shall be capitalized in the debtor's Chapter 13 plan. Debtor(s) shall file a Modified Plan within 15 days of entry of this Order.

3. Payments to the Applicant shall be made to the following address(es):

☐ Immediate payment:

☒ Regular monthly payment:

Freedom Mortgage / Attn: Cash Processing,
10500 Kincaid Drive, Fishers, IN 46037

☒ Monthly cure payment:

Freedom Mortgage / Attn: Cash Processing,
10500 Kincaid Drive, Fishers, IN 46037

4. In the event of Default:

☒ If the Debtor fails to make any regular monthly payment or any additional monthly cure payment within thirty (30) days of the date the payments are due, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$500.00, and costs of \$188.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Applicant within _____ days.

☐ Attorneys' fees are not awarded.

rev.8/1/15

In re:
Dorothy Roberts
Debtor

Case No. 20-17234-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 04, 2022

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2022:

Recip ID	Recipient Name and Address
db	Dorothy Roberts, 123 Grove St, Somerville, NJ 08876-1922

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
J. Todd Murphy	on behalf of Debtor Dorothy Roberts tmurphy@toddmurphyllaw.com tmurphyecfmail@gmail.com;ejacobson381@gmail.com;G7187@notify.cincompass.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
R. A. Lebron	on behalf of Creditor Cenlar FSB as servicer for HOMEBRIDGE FINANCIAL SERVICES, INC. bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6